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THE SCOTTISH BANKING SYSTEM.

GLASGOW BANK FRAUDS.

THOSE new and marvellously successful methods of depredation by wholesale, which we ventured to call *PLUNDERING À LA MODE*, had not when we wrote attained their full dimensions. The amount of plunder in the principal cases mentioned reached only hundreds of thousands of pounds. It is now made plain, by recent and startling disclosures, that in this singularly decent country of ours, in the very bosom of respectability and religious profession, it is possible for frauds to be committed to the extent of millions. Hundreds of families in good circumstances may be ruined, happy homes laid waste, and trade brought to a kind of paralysis, by a handful of men who affect to stand well with the community, but who in reality may be ranked among the least reputable in the population. Glasgow, which Scotland has reason to be proud of, as having risen from insignificance at the beginning of the eighteenth century to be the second city in the United Kingdom, unfortunately suffers the shame of having developed a system of fraud on a scale so gigantic as to exceed anything ever known or ever conceived by the imagination.

On the morning of the second of October the City of Glasgow Bank shut its doors and stopped payment. The event was wholly unexpected. Until that fatal morning, the concern had been universally trusted. Before going into the details of the catastrophe, we propose to take a slight survey of the banking system in Scotland.

The first bank established in the country was the Bank of Scotland, which was set on foot in 1695, by a charter from William III. and the Scottish parliament. Its original stock was £100,000 sterling, raised by shares; and it actually began business on a call of one-tenth, or £10,000. From the first it issued notes of various denominations from £5 to £100. One-pound notes were a more recent introduction. The

next institution of the kind was the Royal Bank of Scotland, established in 1727; and that was followed by the British Linen Company Bank in 1746. Subsequently, a number of private banks sprung into existence, a few of them remaining till within our recollection. They are now all gone. They were superseded by joint-stock banks with numerous shareholders and a large paid-up capital. The institution of these concerns was considerably hastened by the haughty way in which the officials of the older banks were apt to treat customers who did not happen to belong to the upper ten thousand, or whose politics were deemed objectionable. Lord Cockburn in his *Memoirs* has facetiously alluded to this strange phase in banking. The first to break down monopoly and illiberality in dealing was the Commercial Bank, established in 1810; which was followed by the National Bank in 1825, both being incorporated by royal charter. The other joint-stock banks set on foot were the Union, the Western, the Clydesdale, and City of Glasgow—these four having their headquarters in Glasgow; also the Aberdeen Town and County, the North of Scotland, and the Caledonian—this last being established at Inverness. Striking off the Western, which failed in 1857, there were eleven banks in Scotland at the beginning of 1878; the more recent of them having the benefit of incorporation under the Companies Act of 1862. In all there is a proprietary of shareholders, and all in varying proportions possess the privilege of issuing one-pound notes and upwards. The total average circulation of the two previous years was £6,187,432. By law, each bank was bound to possess coin equivalent to any excess over a certain circulation, and to make a periodical return to government to that effect under a specified penalty. The annual profit to shareholders, as publicly announced, has latterly been 9½ from the Royal to 15 per cent. paid by the Commercial; that of the other banks was mostly 12 to 14 per cent. These dividends were of course on the original shares; and as the market price of shares had risen in some cases to about three times their

original value, the actual profits to very many of the shareholders must have averaged only from 41 to 5 per cent.; so that all things considered, recent investors in shares have enjoyed but a moderate return for their money.

It is but fair to state that bating the hauteur and illiberality above alluded to, and which have been long since thoroughly cured and extenuated, the Scottish banks, by the exercise of a proper degree of caution united with enterprise, have been generally well managed, and have been attended with well-merited success. No doubt, a material cause for their marked success has been the thrifty and saving habits of the people. From not long after their inception, the banks began to receive deposits, on which a small interest was allowed. There accordingly grew up a universal practice from one end of the country to the other of keeping all spare money in banks. Private hoarding became almost unknown. This was attended with at least two advantages. There was little temptation to robbery or burglary, and the bank deposits swelled the amount of money to be employed in furthering trade and agricultural improvements. Society at large was composed of lenders and of borrowers in whom confidence could be placed. Through the superfluity of private funds, the nation assumed the character, as it were, of a compact family system, tending to create mutual dependence along with general prosperity.

Obviously, no such splendid results could have been effected by only a few banking establishments situated in Edinburgh, Glasgow, and two or three other large towns. To bring every nook and corner of the country within reach of a bank, it was necessary to appoint agencies, under trustworthy and experienced officials, many of them local solicitors with an accurate knowledge of their respective neighbourhoods, and with whom dealings could be carried out as at the head-office. These agencies are a remarkable feature in Scottish banking. They crown the financial edifice. You will find them, often to the number of three or four, in every country town, and one in almost every village of only a few hundred inhabitants. You land in distant islands, and there they are ready to accept deposits, or negotiate drafts on the metropolis. Wherever situated, thither flock farmers to deposit money they have received for produce, or to draw sums to pay their rent. They are similarly centres of the financial operations of the landed gentry and tradesmen. We have known a small village which you would walk through in three minutes whose bank agent turned over eighty thousand pounds a year. We know villages not much larger where three times that amount passes through the hands of agents annually. At those cattle and sheep markets held at outlying places, bank agents from the nearest town set up tents in which to carry on business for the day, honouring cheques and receiving deposits, greatly to the convenience of store-farmers and purchasers. Every agency receives notes of all the banks, but pays away only the notes of its own bank, in order to maintain the circulation. Notes are payable in specie on demand, but unless by favour, only at the head office. Such is the

universal confidence in the note system that a demand for sovereigns is comparatively rare. If there be anything to complain of, it is that sometimes the notes become offensive by being kept too long in circulation.

The issue of one-pound notes by the Scottish banks has been represented by English bankers as an invidious and unjust privilege. We shall not argue the question. What we wish to say is, that this species of issue is ingrained in the usages and traditions of the country. The people prefer notes to sovereigns, not only from being more accustomed to them, but because sovereigns are liable to be depreciated by wear, and also to be counterfeited. Independently of these prejudices, it is very certain that a note circulation, under adequate restrictions, has largely contributed to the prosperity of the country. Were the one-pound notes abolished, at least a third, perhaps a half, of all the bank agencies would be withdrawn, greatly to the public inconvenience.

According to the latest published lists, the total number of agencies, sub-agencies, and branches of one kind or other was nine hundred and twenty-five. Nothing could give one a more impressive idea of the diffusion of banks in all quarters throughout Scotland, nor could we offer a more striking contrast in this respect with what prevails in England, where there are numerous populous villages with no bank of any description, and where at times the tourist has a difficulty in getting that small amount of accommodation, change for a ten-pound note.

With such an enormous machinery for collecting money, the aggregate amount of deposits in the Scotch banks has since 1844 increased from thirty-three to upwards of eighty millions; and if we include the capital of the banks, the sum-total engaged will be little short of a hundred millions. It has very justly been considered a sound principle for the sake of security in Scottish banking, that each bank should invest a proper proportion of its funds in government stock, Exchequer bills, and other readily marketable securities, to meet any sudden pressure on means. The principle is so rational, that one wonders how it should ever be neglected. Unfortunately, where directors exercise but a perfunctory supervision of affairs, reckless folly, blundering, and want of conscientiousness are apt to occur in bank management, as in other kinds of business. A notable instance of complicated neglect of the first principle in banking took place in relation to the Western Bank, whose manager and directors launched out all their available means on credits. Perceiving what must ensue, the correspondents of the bank in London finally refused to honour their drafts, and the Edinburgh banks refused their notes. Now came the end. With liabilities to the public of nine millions, a paid-up capital of a million and a half, and twelve hundred shareholders all liable without limit, the Western Bank had no alternative but to close its doors, 9th November 1857. The stoppage produced great consternation, and there was much pity for the unfortunate shareholders. The bank having gone into liquidation, the first call was for twenty-five pounds, and the second for a hundred pounds per share. A number of the shareholders were ruined, and many suffered much depression in circumstances. Luckily, by skill in winding up and in realising

assets, the shareholders had some money returned to them; and exclusive of the loss of stock, the absolute loss was a little over fifty-two pounds per share. All the creditors and note-holders were paid in full. The bank never resumed business, and the note circulation of Scotland was correspondingly reduced. The disaster and its consequences offered a salutary lesson to bank managers and directors, which, however, as will be immediately seen, some of them failed to profit by.

This brings us to the City of Glasgow Bank, which began in 1839. From the first it was a stirring concern, popular in its management, and through the means of agencies secured a large business. In its management, however, there had not been a strict regard to the primary precepts of banking. Weak in its reserve, it could not bear the strain arising from the failure of the Western Bank, and it too, in 1857, had to close its doors. After the panic had calmed down, it resumed business, and appeared to have outlived its difficulties. There is now reason to believe that from the period of its resumption it was guilty of trading beyond its means, and of rashly encouraging speculators, for the sake of keeping up a show of large business, and parading a handsome balance-sheet to its shareholders. It was just the story of the Western Bank over again, but considerably exaggerated. Its paid-up capital was a million, consisting of shares of a hundred pounds each. Some persons had two, four, or six shares, some as many as ten or more shares. Latterly, the number of shareholders was twelve hundred and forty-nine; besides trustees who had the misfortune to represent widows and children. In its eagerness in gathering deposits and doing business, it had a branch establishment in Edinburgh, and planted altogether a hundred and thirty-three branches, four of these being in the Isle of Man. The Edinburgh branch was eminently well managed and largely supported. The agencies were as well conducted as any in the country. The rottenness was at headquarters, in Glasgow, where there was an organisation of directors, a manager, secretary, cashier, and so forth, in whom there was a fatal degree of confidence. Everything was thought to be *en règle*. Yet for a number of years there was going on a system of deliberate frauds. The whole thing was a lie. We will not say that the frauds consisted of direct peculation for personal benefit; but nevertheless they were frauds calculated to impose on the public, and deceive the shareholders even to ruin.

The audacity of protracted falsehood and wilful imposition culminated in the balance-sheet presented for approval of the shareholders in July 1878. According to that deceitful document, the total liabilities were eleven millions and some odd pounds, while the assets were nominally to the same amount. Among the assets were recapitulated government stock, Exchequer bills, and other property to the value of above two millions. The bank was represented as prosperous, and a dividend of twelve per cent. was declared. The shareholders, if any shareholders took the trouble to be present, approved of the Report, and we dare say congratulated themselves on being partners in such a flourishing concern. A month or two afterwards—but of that the public and the shareholders knew nothing—the bank felt itself to

be in difficulties. Application was made to other banks for assistance; but on a private examination of affairs, it was refused. As a dying struggle to maintain its credit, the bank sent parcels of bills to London for discount, which bills did not belong to the bank, but had been left by customers to be collected and placed to their credit when they became due. These furtive efforts were unavailing. The bank, as is said, had to shut its doors on the 2d October.

The dismay caused by the stoppage did not lead to panic. The nation was horrified, but calm. A reason for this tranquillity was partly owing to the judicious conduct of the solvent banks. They undertook the obligation of receiving and paying for all the notes of the City of Glasgow Bank that were in circulation. To further lessen the force of the blow, they offered, on certain conditions, to give ten shillings in the pound on the accounts of depositors, leaving the remainder for readjustment as the case might be. They likewise, where it seemed desirable, established agencies in place of those of the City of Glasgow Bank that had been closed. By these several means, the stinging effects of the disaster at the very outset were considerably meliorated. At any rate, no present suffering to speak of was experienced. People generally had time to reflect on ulterior probabilities.

The first thing obviously was to ascertain the extent of the calamity. Skilled accountants having been appointed to investigate the state of affairs, the sad truth came out. The City of Glasgow Bank was hopelessly insolvent. It had lost the whole capital stock, amounting to a million; it had lost its reserve fund, with five millions besides. The astounding fact was brought out that the bank had incurred bad debts to the extent of £7,335,337, consisting chiefly of money advanced to four principal debtors. As was well observed by *The Times*, October 19, after the statement of the investigators had been made public—'The story set forth is one of the most disgraceful in the history of banking. Accounts have been deliberately falsified, securities entered at fictitious values, bad debts taken as good assets, and the very gold which ought to have been held under the Act of 1845 against the note issue, deliberately squandered to the extent of over £3,000,000. The government has been deceived by false returns, the shareholders by "cooked" balance-sheets, and everything done in short that a perverse ingenuity could think of to conceal the bankrupt condition of the bank until it became a national calamity. The revelations of the investigators must startle the mercantile community almost as much as the news of the failure, and ought to be the signal for many much-needed banking reforms. Here is a bank professedly occupied with the commerce of Scotland, a bank notable among Scotch banks for its pushing endeavours to establish branches all over the northern half of the kingdom, throwing away millions of the money of its depositors to support hopelessly rotten firms in the East India trade, investing in doubtful or altogether speculative securities, such as Erie shares and other American railway stocks, buying land in Australia and New Zealand, and generally behaving like an insane gambler mad to be rid of his fortune.' The Western Bank failure was insignificant to this,

whether as concerns mismanagement or the losses to which the shareholders were exposed.

The course of falsehood and fraud pursued for years having brought the directors and leading officials of the City of Glasgow Bank within the scope of the criminal law, the crown authorities of Scotland acted with considerable promptitude. They caused the apprehension of all the directors of the bank, the manager, and the secretary, who were forthwith lodged in prison for examination. The whole of them were finally committed for trial on a charge of falsehood, fraud, and wilful imposition, and theft. This latter charge of theft was due to the fact of appropriating the bills left for collection, and illegally discounting them for bank purposes.

A general meeting of the unhappy shareholders took place in Glasgow, October 22. Never perhaps was there a more mournful assemblage connected with a commercial calamity; certainly on no such occasion were nobler sentiments uttered. All the speakers deplored the dreadful loss which had befallen them, but all concurred in the declaration to meet their obligations, though ruin should be the consequence. One of the speakers, Mr Robert Young, said: 'I may take the opportunity of observing that our misfortunes are greater than our faults. We have reposed confidence in men who are unworthy of our confidence. We believed in the Reports and balance-sheets which had been falsified, fictitious, and misleading; but we hope that although losing our money, we have not yet lost our personal honour. I know that we have received sympathy from the public, and although we dare not ask to be relieved of any part of our debts, we must shew our creditors that we are determined to face resolutely our difficulties. We must put forth a strenuous effort. We must have the most perfect honour, and the determination that we shall if possible pay every one in full.' The Rev. F. L. Robertson also made some memorable observations to the like effect. As a clergyman, not afraid to inculcate a lesson in practical Christianity, he alluded to the dismally pharisaic character of certain directors, 'who trod the streets of the city arrayed in the garments of religiousness—making long prayers whilst they were devouring widows' houses, and erecting churches while they were wrecking homes.' These just and scathing remarks met with an echo in the public heart. There were clergymen in other parts of the country who denounced the degenerate Puritanism that, contrary to true piety, substitutes exterior religious profession for the consciousness of moral responsibility and sense of honour.

The heavy obligations imposed on the shareholders were materially aggravated by the circumstance, that for a period before its stoppage the bank itself had been secretly purchasing shares through an agent, in order to sustain the price of stock in the market. This necessarily limited the number of persons who could be made responsible, and tended to increase the amount of calls by the liquidators. The first call they made was for five hundred pounds per share. The demand was unavoidable, but it meant utter ruin to many, poverty and misery to all. Throughout the country there was a wail of sympathy and sorrow. The highest shareholder would have to pay L.102,335. Many would have to pay from L.2000

to L.10,000. The desolation that would take place among widows, aged unmarried ladies, and children was terrible to contemplate. Everywhere an attempt was made to assuage the anticipated distress of individuals by means of a national subscription, which we are glad to know has met with considerable success.

We have now arrived at that point in our narrative when the reader must be referred to the current newspapers. In a subsequent paper, we may be able to wind up with such fresh particulars as come to light. Meanwhile, we cannot close without making a few remarks that seem to be called for. As a whole, Scottish banking ought not to suffer in reputation by the failure of the Western and City of Glasgow Banks. Both these institutions were conducted in a headlong manner in violation of every sound principle of banking. In each case there was gross mismanagement, a weak sense of responsibility; and, to say the least of it, a culpable degree of negligence. Now the very serious inquiry arises, What guarantee have we that equally fatal errors may not take place again? Strictly speaking, there is no existing guarantee. As matters stand, all is left to directors, and these in their turn, as it would appear, trust to a manager and officials acting under him. Shareholders are the recognised masters; but is it not the fact that shareholders in banks are a very easy-going race, who rarely attend the annual meetings, and if things look square with a good dividend, quite as rarely call in question the veracity of the balance-sheets. All in a pleasant way is accepted as correct.

The primary blame, it is argued, lies with the shareholders. Depositors and other creditors are powerless. It might, however, be difficult and perhaps injudicious for a shareholder, or even two or three shareholders to insist on a scrutiny of the accounts and balance-sheets. Banks differ from ordinary mercantile undertakings. They are associated with delicate considerations, which it would be unwise to discuss publicly. So much may be admitted; but if shareholders as a body are not disposed to take any trouble to guard their own interests, as well as the interests and honour of the country, can they be held altogether blameless? In a spirit of routine, everything seems to be left to directors, who are presumed to know the state of affairs and to be the guardians of the concern. Unfortunately, as has just been seen, directors may abuse the confidence reposed in them, either by neglect of their proper duties, or by criminally sanctioning fraudulent representations. Possibly erring from indecision and weakness of character, they are too apt without inquiry to give their signatures to the statements that are laid before them.

There is something reassuring in the fact, that the older banks appear to have shunned that dangerous kind of business which has involved two modern establishments in destruction; and this may be imputed to the fact, that the directors of the older banks settled in Edinburgh have been disconnected with commercial circles which are signalled by a wild spirit of speculation. This, in our opinion, goes to the root of the matter. Where directors are in various mysterious ways connected, if not confederated, with men engaged in vast and extremely hazardous transactions, ruin may almost be predicted. In short, shareholders

ought to look to the character and social surroundings of directors. If they neglect that, they neglect everything. In a maze of perplexity, the public mind points for a remedy to the institution of qualified auditors by government. In that, if practicable, there might be some benefit; but we fear that nothing but the precautions now adverted to will sooner or later avert a sorrowful repetition of the City of Glasgow Bank frauds. W. C.

HAROLD RIVERS.

IN EIGHT CHAPTERS.—CHAPTER I.

'If you have really made up your mind in the matter, all the arguments in the world would be of no avail.'

'Of very little avail in the present case, Lottie. But let us take your objections one by one and test their value. Miss Deane is a governess, but a very clever governess; were she otherwise, she would hardly have charge of Mrs Lottie Rivers's three children. Mrs Rivers believes in cleverness, and likes to have clever people about her. Nextly, Miss Deane is poor. Do you know, I'm rather glad of it. I shouldn't care to be beholden to my wife for pocket-money. Besides, I've enough money for both of us. Thirdly, as regards Miss Deane's antecedents—you admit yourself that Miss Deane is a lady—a lady who is compelled to earn her bread as a governess?'

'Yes; Miss Deane is a lady.'

'What more can a man ask that his wife should be? If she were Countess of Cawdor she could not be more; and being a governess, she is not necessarily less. So now, be a good kind sister-in-law, and get the young ones out of the way for a little while, so that I can have Miss Deane to myself for a short half-hour.'

'But you are not going to propose to her this morning?'

'With your leave and permission, I certainly am. Shall I go and send the youngsters into the garden, or will you?'

Mrs Rivers left the room, but was not long away. She came back in about five minutes. 'You know your way to the school-room,' said she. 'You will find no one there but Miss Deane.'

'I knew I might depend on your kindness,' said her brother-in-law with a squeeze of the hand. 'While I am away, if you have nothing better to do, you can be drawing up an advertisement for another governess.' He laughed lightly, and was gone.

He bounded up the stairs three at a time, and burst into the school-room as any boy of fourteen might have done. He took off his hat as he crossed the floor, and going up to Miss Deane, who was sitting by the fire with a book, he frankly held out his hand. He was a sunburnt long-bearded man of six-and-thirty; she was a tall slender woman some ten years younger than that. She coloured up painfully as he took her hand. Had she a presentiment as to the nature of the confession he was about to make?

When Harold Rivers found himself back in London, after several years of desultory wandering 'from Dan to Beersheba,' it was only natural that the hot afternoons should often find him at his sister-in-law's pleasant house by the river, where, seated under the chestnuts, with a novel, the claret

jug, and his favourite meerschaum, he could forget for a while the noise and the burning flags of Piccadilly. When tired of his own company, there was Lottie to talk to, or the children to romp with, or a moonlight pull up the river. But by-and-by, there grew a new pleasure out of these visits to Chestnut Bank. Lottie was sometimes out, visiting or shopping, in which case there was no one left to entertain him but Miss Deane the governess. He did not grumble; in fact, after a little time he ceased to regret his sister-in-law's absences. He even—so deceitful is the heart of man—would make artful inquiries beforehand as to when she was likely to be from home, and time his visits accordingly. Thus the affair went on from day to day, and day by day Harold Rivers floundered more deeply in the quicksands of love. It took but a little time and he was lost beyond recovery; but he had been looked upon for so many years as a man who would never marry, that his sister-in-law suspected nothing. To say that she was not chagrined when Harold told her, would be to say that she was not a woman. But Harold was his own master; and however much she might dislike such an arrangement, if Miss Deane were really about to become her sister-in-law, she could not afford to quarrel with her.

'What are you reading this morning?' asked Harold as he took up the book which Miss Deane had just laid down, and drew a chair up to the opposite side of the hearth.

'It is George Sand's *Consuelo*. I must keep up my French, you know; and the book is one of my favourites.'

'And one of mine too, although I have not opened it for a dozen years. It is strange,' he added, 'on how many points your tastes and mine agree. And not in books alone, but in other things. After sketching that pretty bit of riverside scenery the other day, with the big elm-tree in the foreground, and the quaint old gables of Vansittart House in the distance, what should I find, on turning over your portfolio, but the very same bit taken by you months ago! It's the same in music—what you like I like, and what I like you like; or at least you tell me so. Don't you believe after all, that the doctrine of Eclectic Affinities has some foundation in fact?'

'When two rather commonplace people fancy that they have certain æsthetic tastes in common, it is very nice to call it a case of eclectic affinity. It seems to put them on a pedestal by themselves, and that is always flattering to one's *amour propre*.' She spoke demurely, but there was a half-veiled smile on her lips.

'A hit, a palpable hit!' cried Harold laughingly. 'However, I have not come here this morning to discuss æsthetics. My errand has an altogether different object in view.' He was speaking earnestly enough now, toying a little nervously with the book, and turning over its pages, but seeing nothing of the contents. 'I have come, Emilia, to tell you that I love you very very dearly, and to ask you to become my wife.' He looked up at her, and then drew his chair a little closer to hers. On her face the colour came and went fitfully. 'We have known each other only a very little while,' he went on, 'but quite long enough for me to feel sure that in you I have found the one woman who can make my life happy. You

too have seen something of me—the best side doubtless; we men always hide our worst side from the woman we love. In any case, you have had some opportunity for finding out whether you like or dislike me.

‘Dislike you, Mr Rivers!’

‘Some opportunity for finding out whether you can learn to regard me with a still warmer feeling. I love you, and know of no reason why I should not tell you so. It is too much perhaps, to ask you whether you care for me in return; but I do ask whether you think you can learn to care for me in time to come. I do ask whether you can hold out to me any promise, however faint, that I may one day hope to make you my wife?’

‘You are very kind, Mr Rivers, very kind indeed.’

‘One is kind to one’s horse or one’s dog, Emilia.’

She looked up, and he saw that her eyes were wet.

‘You are both noble and generous,’ she said fervently.

‘No, no,’ he said with a pained look. ‘Indeed you must not talk in that way.’

‘What shall I say then? Shall I ask you whether you, a man of fortune, a man of family, a man who has seen the world, have duly weighed the full meaning of your words, have duly considered all you would sacrifice, all that you must inevitably lose, if you take for your wife the governess of your sister-in-law’s children?’

‘I should lose nothing that any man of sense would care a straw for, and I should gain what to me would be the dearest treasure on earth.’

She looked at him with still suffused eyes, but with a half-smile.

‘You talk as wildly as any boy of eighteen,’ she said softly.

‘Call my wildness sincerity, and then you will be right.’

‘Sincerity before marriage often becomes near akin to regret after marriage.’

‘Can you doubt that I love you, Emilia?’

‘I do not doubt you—I will not doubt you!’ she said earnestly. ‘But think what the world would say—think!’

‘I have thought; but such considerations have no weight with me. I am old enough to choose for myself; and I should indeed be a fool to miss my one chance of happiness because Mrs Grundy may choose to frown at me.’ There was a pause, which Harold was the first to break. ‘And now that your objections have been categorically disposed of,’ he said, ‘I must revert to the point from which I started. Will you take me for better, for worse? Will you take me with all my imperfections on my head, and give me a husband’s right to love and cherish you?’ He held out his hand, thinking perhaps, from what had gone before, that she would not refuse to take it. But she sat with her hands folded across her lap, and made no answering sign.

‘My darling, will you not speak to me?’ he said at last.

She roused herself with a sigh and turned her eyes full upon him: ‘O Mr Rivers, I hardly know what to say!’

‘Say that which your heart prompts you to say—neither more nor less.’

‘But I hardly know what that is. I respect and esteem you very much indeed. No one who knows you as I know you could help doing that.’

‘But I want more than respect and esteem, Emilia—far more than that.’

‘Whether out of that esteem, and encouraged by your words, any warmer feeling would ever grow, is more than I can tell. Possibly it might, were I to allow it to do so; but that would simply be madness on my part.’

‘Madness, Emilia! Why should it be that?’

‘Listen, and I will tell you.’ She was silent for a few moments, as if debating something in her own mind. Harold did not interrupt her. ‘I am going to reveal to you the one secret of my life,’ she said at last. ‘My name is not Miss Deane. I have been married already. I am a widow, and I have one little daughter, who is nearly five years old.’

To say that for the moment Harold was stunned is to say no more than the truth. It is not a pleasant surprise to find that the woman with whom you have fallen in love has previously been joined in the closest of bonds with some one else, even though that some one be now dead. Had Harold Rivers known from the first that Miss Deane was a widow, that fact would certainly not have kept him from loving her, and loving her just as well; only there would have been a slightly different feeling mixed with his love. As it was, the news came upon him with all the effect of an unpleasant surprise. It was like the shock of a shower-bath when one least expects it. ‘I wish I had known it from the first,’ was all he could say to himself as he sat staring into the fire—‘I wish I had known it from the first.’

‘My story is a simple one,’ resumed Emilia in a low voice. ‘After my husband’s death, when the necessity for earning my bread was forced upon me, one or two friends, who had been very kind to me in my trouble, persuaded me to re-assume my maiden name, on the plea that it would be very much easier for me to obtain a situation as a single woman than as a widow. I acceded to their wishes. You know the rest.’

He was still staring intently into the fire. Unknown to him, Emilia’s large melancholy eyes were watching every varying mood that flitted across his face. Suddenly he turned and caught her eyes fixed full upon him. Something—an unspeakable tenderness, love beyond words—that he read, or fancied he read in their depths, sent in one brief moment the hot blood bounding through his veins. Starting from his chair, he caught Emilia in his arms and kissed her again and again. ‘My own love!’ he whispered. ‘You are mine, and I am yours for evermore!’

She lifted her burning face from his shoulder and disengaged herself from him gently. ‘O Mr Rivers!’ she cried, ‘what have I done that you should treat me thus?’

‘In what other way would you have me treat the woman I am going to make my wife?’

‘I have not promised to become your wife.’

‘But your eyes have promised for you, or else I misread them strangely. Have I misread them, Emilia, or did they speak the truth?’

‘I refuse to answer you. It is time this interview were at an end. You have been here too long already.’

'I positively decline to be got rid of in any such off-hand fashion.'

'Listen. You must go now. But this day month, having meanwhile carefully weighed and thought over what I have told you, you shall, if you are still so minded, come to me again, and I will then hear what you have to say. From now till then we will not see each other again.' She rose from her seat, as an intimation that it was time for him to go.

'What a cruel sentence!' he said, rising also. 'Have you no feeling? A month! Surely a week is long enough to banish me from your side!'

'Not one day less than a month.' Suddenly she covered her face with her hands and burst into tears. 'I have loved once already, and Heaven knows, I never thought to love again!' she said. 'When they told me that my husband was murdered, it seemed to me as if my heart was dead for ever.'

'Your husband murdered!' cried Harold, horror-stricken.

'Murdered most foully; and his assassin walks the earth unpunished to this day. But leave me now, Mr Rivers. If you have any feeling for me, do not speak another word.'

Harold took her unresisting hand, pressed it twice to his lips, and then walked softly out of the room and shut the door behind him.

CHAPTER II.

Four months after the above conversation took place, Harold Rivers and Emilia Warner stood at the altar and were made man and wife. Emilia had strictly carried out her determination not to see Harold for a month. But at the end of four weeks he had gone to her, his love, if that were possible, burning more strongly than before, and had then and there proposed to her, and had then and there been accepted. Emilia told him frankly that her first love had been given to her dead husband, and that till he, Harold Rivers, had appeared on the scene, she had not deemed it possible that she could ever care for any one again. That she had, however, learned to love him, she confessed just as frankly; but it was with a feeling indescribably different from that first love which had lived so brief a time and had had so terrible an ending; it was the love of a woman who had lived and wept and suffered, not that of the girl just bursting into womanhood, over which linger as it were airs from Paradise, and the faint mysterious sweetness of an April dawn. Such as it was however, Harold was quite content to take it. 'She will love me far better six months hence than she loves me now,' he said to himself. The fire on the altar where had been nothing but a few dead ashes, was now rekindled; it was for him to tend and cherish it till its flame should shine brighter and stronger than ever it had shone before.

Harold's sister-in-law yielded to the inevitable with a good grace. She had always liked Emilia, and had treated her as few ladies do treat their governesses, so that the distance between them was far more easily bridged over now than it might otherwise have been. As soon as Harold was accepted, she sent her children away for a little while, and made Emilia her friend and companion. It was certainly awkward that Emilia

should turn out to be a widow and to have a little girl. The world would not unnaturally think that there had been deception somewhere—that some unworthy motive had been at the bottom of the concealment. Harold averred that it did not matter two brass farthings to him whatever the world might choose to think or say, and although Mrs Rivers could not go quite so far as that, she was woman enough to take the difficulty boldly by the hand and face it out.

One day all three of them, Mrs Rivers, Emilia, and Harold, went to see little Daisy at the farm where she was living with some of her mother's friends. She was a sweet little golden-haired pet, as fresh and innocent as a rosebud. A week later Mrs Rivers fetched her away to Chestnut Bank, and there she stayed till within a fortnight of her mother's wedding.

Harold often found himself thinking about Emilia's murdered husband, and he was possessed by a very natural curiosity to learn some at least of the details of so terrible a crime. On two occasions he ventured gently to hint at the matter when in conversation with his betrothed. The first time she turned away from him with tears in her eyes and said nothing. The second time she took his hand and laid her cheek caressingly on it and said: 'I cannot talk to you about it; it is too painful, too terrible. Some day perhaps, in time to come I may be able to tell you everything; but not now—do not ask me now.' After that Harold could say nothing.

The marriage took place from the house of an aunt of the bride, a point on which Emilia had insisted. This aunt was the widow of a solicitor, and was in pretty good circumstances, and she willingly placed herself and her home at the disposal of Emilia, when she found what an excellent match her niece was about to make.

At six o'clock that evening the newly made husband and wife stood by the window of their sitting-room in an hotel at Dover, gazing out at the cloudy sky and the stormy sea. 'It will be rough crossing to-morrow,' said Harold; 'unless the wind should go down during the night. It will not matter for myself; I like a wild sea; but I am afraid that you will hardly appreciate its beauty.'

'That has to be proved,' said Emilia with a smile. 'I have a great fancy that I shall enjoy being out in what the sailors call "a capful of wind."'

'And I have a great fancy that you will do nothing of the kind.' He had an arm round her waist, and as he spoke he stooped and kissed the cheek that he now might kiss without reproof.

Emilia put forth her hand to draw the curtains farther back. As she did so, the bracelet she wore on her wrist became unclasped and fell to the ground. Harold stooped to pick it up. As his fingers touched it, he saw that the lid of a locket which formed part of the bracelet had burst open through the fall. In this locket was the portrait of a man at which Harold's eyes involuntarily glanced as he picked it up. It was a peculiar face that was there pictured—handsome and yet sinister; a face such as few people who had ever known the original would be likely to forget. As that face met the gaze of Harold Rivers, his own face paled to a deathlike whiteness, while a sudden horror leapt to his eyes and stared wildly out at

the picture he was holding in his trembling hand. 'Whose likeness is this?' he said in a low hoarse voice. 'And why are you wearing it, Emilia?'

'It is the likeness of my husband, who was murdered. Have I not a right to wear it?' she answered in solemn tones, that sounded in his ears like a voice of Doom.

'O heaven! can this indeed be so?' cried Harold with a groan of bitter anguish as he dropped the bracelet on to the table.

Emilia gazed at him for a moment or two in silence. Then with a face as white as his own, she came a step or two nearer to him. 'Did you know George Warrener?' she asked. 'If you did, you can tell me'—She paused. He was staring at her as a man might stare at some terrible nightmare. Then all in a moment she knew the truth. A low cry broke from her lips. She flung up her hands and shrank back as though some one had suddenly struck her. Then she said: 'I know now why you asked that question, Harold Rivers. You—you are the murderer of George Warrener, and I—merciful powers that it should be so—I am your most unhappy wife!'

'Murderer! No, no, Emilia; you must not say that!' and he stretched both hands towards her.

'Assassin! stand back,' she cried sternly. 'Come not near me. The guilt of innocent blood is on your head.'

'This is madness, Emilia. I am no assassin. Listen to me. You cannot know all, or'—

'I will not listen to you. I do know all. Come no nearer, or I will ring the bell and denounce you to the world as the guilty wretch you really are.' She looked taller than she had ever looked before. There was a majesty of woe about her which, even at that bitter moment, Harold could not help noticing. All the softness had vanished from her face. Lines of sternness, of cruelty almost, unsuspected before, now shewed themselves in bold and startling relief. It was no longer Aphrodite, rosy with love and happiness, that stood before him, but a stern priestess of the Fates, to whom pity and ruth were unknown.

Harold with one hand pressed to his heart, as if he could thereby still its wild beating, paused for a moment or two. Little filmy motes were floating before his eyes. The window and the fireplace seemed strangely out of their proper positions. 'You must listen to me, Emilia,' he said at last. 'I have a right to demand that. You are my wife, and'—

'Did you or did you not kill George Warrener?' No judge sitting in solemn state could have asked the question more coldly and sternly.

'I did kill the man whose portrait you wear in that bracelet, but'—

'That is enough. Your own words condemn you.'

'They do not condemn me as a murderer, Emilia.' Again he held out his hands in mute appeal.

'Keep away. Come no nearer. I am no longer your wife.' As she spoke, she pulled savagely at her wedding-ring and flung it at his feet. 'The husband of my only love cries for vengeance from his untimely grave. His blood is on your hands. I can see it now.'

He tried to speak, but no sound came from his lips. He made one step forward and seemed

to be stepping into space, and then he remembered nothing more. For the first time in his life, Harold Rivers had fainted.

SOME RURAL ASPECTS OF CANADA.

RURAL life in Canada cannot fail to be of surpassing interest to many whose lot is to be cast in the Dominion. What the writer knows upon this subject may be inferred from the fact of his having the experience of a ten years' residence in Canada, a decade of varied fortunes and stern contest with the Titans of a new country, Toil and but too frequently, Disappointment.

Though much of the former has been his share, his rewards have not been wanting, in difficulties mastered and hardships braved. Usually, under proper management, this war of the Titans, which is ever waged in Canada against each money-lacking incomer, resolves itself into an intestine conflict between the two, giant Disappointment yielding to giant Toil. And lo! before the redoubled strokes of the doughty champion, barn and shanty rise into being, green acres and billowy grain stretching away to the limits of the primeval forest! 'I came, I saw, I conquered,' might aptly serve for the motto of many a hardy settler whose advent was sung by all the dolorous misgivings of grim poverty.

Not so long ago, and Upper Canada—since the confederation of the provinces in 1870, known as 'Ontario'—was a wild of pine-tree and swamp-cedar. Wolves sang chorus to the rustling of the autumnal leaf; the rustic sheepfold was with difficulty guarded from the sinewy arms of bruin, the grim Canadian ogre. Thus is it yet in the far-outlying settlements; but thus is it not in the snug and smiling hamlets of Ontario proper, comprised at its best within the peninsula formed by the great lakes Erie, Ontario, Superior, and Huron. Famous names are these; and the story of weighty and pathetic deeds has been lisped by the wavelets or thundered by the waves of this chain of Great Waters. By the banks of Superior, Père Marquette, with his confraternity of Jesuit missionaries and martyrs, moved long long ago; his bones have but recently been discovered, together with certain interesting archives pertaining to the missions amongst the Indians. Lake Superior is no longer shut out from civilisation; its mighty breast heaves beneath the keels of a schooner-service by no means contemptible; whilst a fleet of steamships during the summer months passes northwards as far as Thunder Bay, the starting-point for the newly created province of Manitoba.

Place yourself now with your guide, kind reader, in Toronto, the metropolis of Ontario, ere we set out together in search of some quiet retreat where Canadian Hodge—if his existence be not as problematical as that of griffin and unicorn—may be seen in his own native retreat.

'All aboard for the West!' You start rudely from the perusal of your morning paper; the gentleman sitting opposite you, armed with tooth-pick and guide-book, does the same. If you have not been inveigled into conversation with your neighbour—if you have not been beguiled into revealing name, pedigree, and occupation, depend upon it your neighbour is not in fault. No Canadian he; a regular 'Down-easter,' you can tell at

a glance. Your insular sulkiness has for once protected you. Rejoice and be thankful! 'All aboard for the West!' once more. Delay no longer. It is the driver of the conveyance who has come to convey you to the railway station. All hotels of the least pretension in Canada own these conveyances, ever at the service of the guests. Canada is the land of light carriages and small tough horses. The station is reached. The cars are not likely to be 'on time'; take your ease while you may. Toronto has very fine railway stations, and the facilities for procuring refreshments are better than in most English cities. Distances however, being so great and climatic hinderances too common, the railway system in Canada lacks the traditional punctuality of its European cousin.

Here she comes! A snorting, a ringing of a big bell, the blowing of a deep-mouthed whistle, the rasping of ponderous brakes against the tires, and the cars come to a stand-still. A most sepulchral-voiced affair is this Canadian railway whistle. Your luggage is given in charge of a very civil official who, with an air worthy of the Grand Mogul, gives you a 'check' in exchange; and you step 'on board' free from hamper and with mind relieved from all anxiety. One feature this in Canadian railway management worthy to be copied by officials nearer home. The cars not being divided into compartments as in England, social intercourse is encouraged if not compelled. Iced water during the hot season is at hand; and boys traverse the entire length of the train vending periodicals, daily papers, sweets, and cigars. Of course smoking is confined to the smoking compartment, although the prohibition is not always observed. Very much to observe there always is in travelling by rail, peculiarly so to the newly arrived resident in Canada. We however, must onwards, having at present to deal with the phases of settled life.

At the station to which you have booked, a 'stage' is waiting; you arrange your luggage on it, and enter the hotel close at hand. Nothing is done here without due refreshment. That a train will meet a stage-coach at a certain point, is a fiction. The train will some time or other reach the point, no doubt; the stage sooner or later will be forthcoming; but precision is never thought of in travelling. So entirely different is the Canadian at home and in business from the Canadian *en voyage*, that you fail to recognise in him the same person. Perhaps it is better upon the whole thus. In transition by boat or rail from one point to another, whilst the one vortex of busy speculation is in process to be exchanged for another, should not the mind be suffered to relax, rather than be kept strung in tension, as is the wont of Englishmen?

You have say forty miles to travel by stage, and have now the opportunity to survey the prospect, and form your first impressions of the rural aspects of the country. The season is August, and getting towards noon. Shaded as you are from the fiercest heat of the sun, you yet find the air oppressive. Clouds of dust arise around and about you, covering your clothes with an impalpable white powder, for the rock formation is limestone. Upon the right and upon the left are dense masses of trees, with here and there a clearing. The foliage is of the most varied description. The maple, most graceful of North

American trees, stands in groups of a dozen or so, enlivening the landscape with the gorgeous colouring for which it is famed; not so gorgeous however, as will be its display in the two months to come, when, during the brief Indian summer, tree and shrub vie with each other in exposing hues of unexampled magnificence. Being August, the swarms of mosquitos rising in front before the steady tramp of the horses, form black clouds of animated malevolence. Grasshoppers mount upwards in coveys whose shrill clamours may be heard miles away. The whip-fly is cracking its wings; the bull-toad is croaking in harsh guttural accents from the swamps that line the highway. Besides the evergreen maple, you may remark the pine, typical of the New Dominion, overshooting all the punier fraternity. Beech is plentifully interspersed; whilst the aromatic cedar gives a character peculiarly Canadian to the swamps. This tree is put to many purposes of utility in Greater Britain. Split up into lengths, it serves for rails for fencing, whilst it is a staple material in the household for the lighting of fires. Hemlock, nearly as common as the cedar, is applied as a substitute for oak-bark, in the tanning of leather.

There would be a sameness closely trenching upon monotony in the boundless stretch of timber extending upon each hand, but for the great charred spaces marking the track of some fire. There stand the lofty trunks, charred yet unfallen, stretching spectral arms over the tangled undergrowth beneath. Many have fallen, and lie interlaced or broken, whilst clambering vine or graceful fern and moss have coated the prostrate monarch with verdure. In the track of the bush-fires, raspberry patches spring up, covering at times hundreds and thousands of acres. These wild raspberries are marketable, superior indeed in point of flavour to those of domestic culture. At this season the roads are good; dust enough to be sure, but no dangerous ruts, as in the late Fall, when the ground is frozen but no snow has as yet fallen. Snow, the great leveller in more senses than one, is always welcome in winter. Your journey is not enlivened as it is in the old country, by many feathered friends. During the heats of August, birds remain concealed in the depths of the bush; but such as you chance to see must arrest attention by the brilliancy of their plumage. The fire-bird is a perfect beauty with its flamy-hued feathers. The humming-bird, transient visitor from southern climes, glitters with all the sheen of the rainbow. But the most common of Canadian birds is the robin, a bird much larger than its English *confrère*, and capable of some very fair vocal essays. A good pet bird too, becoming very tame.

Beyond that bend in the road lies the village of B—, and coachee blows his horn, by way of announcing you in becoming style. You near it; the horses are whipped up so as to exhibit their very best paces, and you pull up before the little tavern. You are tired; coachee is tired; the horses are tired, and nobody save yourself has a thought of sentiment; but whilst seated at your frugal tea, you may, from the windows of your hostelry, indulge in many a romantic reflection. How long is it since this pretty village grew into being? Has yon gently gliding stream ever borne upon its

bosom the canoe of the Red Indian? Were lock-scalping and tomahawking amongst the items of the bygone current history of this quiet spot? You dream of Hiawatha and the gallant Brant, feeling yourself in a new and unexplored state of being. Hiawatha is a fiction; but Brant, most noble of Indians, in all probability trod this very neighbourhood; and such a thing as a tomahawk may have been unearthed only a day ago. A real Indian pipe is usually to be had for a trifle, and beaded and embroidered moccasins connect the present with the past. Looking from your window, your eye roams in search of those striking and charming adjuncts to English scenery, the hedges. In vain you seek; there are none.

You were tired, and retire betimes, sleeping well no doubt; since Canadian country taverns have no more than their fair share of parasites, and of species not unknown in England or requiring special study; these, kind reader, mosquitos being excepted, a malicious and blood-thirsty race of native torments which would demand a chapter to themselves. Canadians rise early. By four o'clock, in the country and in the summer season, the good folks are astir. Mike goes to take the cattle to pasture; Bill looks after the horses; Sally milks the cows; and the 'boss' or master superintends the opening daily programme.

The mornings and evenings are the pleasantest times in Canada during the summer. Sunrise and sunset are gorgeous affairs. No sooner shines the first glimmer of dawn, than up mounts the sun; and after a brief display of truly regal splendour, day has fairly set in. Twilight is just as brief. For the rest, the clouds seem habitually higher in the sky and more massive than in England. There are many birds about in the early morning; some very large ones. Hawks may be seen wheeling aloft. The long-necked crane, shrilly screaming, with legs stretched out behind him, posts eagerly towards the far horizon. The big snowy owl flits moodily athwart the scene, to bury himself within the dark recesses of the neighbouring woods. Our host's barn-yard may have received a visit last night from his owliship, or those heaps of feathers convey no real history.

Mine host of the *Commercial Hotel*—they are all commercial hotels where there is very little real business—has not invested much in brick and mortar, as you perceive. His tavern is built of logs piled upon each other and filled in with moss. Very comfortable are these buildings, especially in winter. Question him, and he will admit that he could well afford a brick building; but he put this one up with his own hands thirty-five years past, and prefers it to another. 'Them new-fangled Yankee notions'—jerking his head contemptuously in the direction of a pretty modern villa—a thing of beauty, hewn by the hand of a sturdy Canadian Phidias out of the limestone quarries adjacent—'ain't the thing for an old bush-slasher like me; no, not by a long chalk. I like something as I can whittle at.' Mine host is proud in his way.

Passing along the main street, you notice that the bulk of the houses are of wood; possibly even the little church and the town-hall. No village in Canada is complete without its town-hall, where meetings are held, concerts given, and the fire-engine is kept. With so many wooden houses,

the firemen form of course an important part of each little sequestered community. All are members of the brigade, both merchant and clerk, farmer and ploughboy; nor is it anything extraordinary for Farmer Giles's male 'help' to fill the post of captain of the brigade, Farmer Giles resigning himself to a subordinate situation. Truth compels the writer to state—and he has personally figured for several years in a local fire brigade—that the hook-and-ladder company are usually of the greatest service, for of ten wooden buildings attacked by fire, fully two-thirds are upon an average burnt down.

Apart from the long double row of wooden buildings, you will observe a little upon one side the road a lofty factory, the busy whirl of whose wheels and the steady wash of the water over whose dam, make you realise the presence within of a brisk industry. It is an agricultural-implement shop. Canada is the birthplace of modern improved machinery for reaping and mowing; the scarcity of labour and ruinous prices attached thereto during the short and busy harvest season having apparently sharpened the wits of Canadian farmers and mechanics, they have risen to meet the exigences. In farm-machinery, Canada stands ahead of any other nation, although it is probable Canadian machinery, like Canadian horses, might be found too light to perform paying work upon the heavy clayey soil of Old England. Once clear the soil of stumps and stones, and Canadian soil is easy enough to work. Nor are stones common, pebbles indeed being in many districts scarce. If you enter this factory, you will find everything well ordered, and manifest signs of prosperity on every side. Water-power is plentiful, yet many factories have an engine to fall back upon in case of unusual drought.

Here again is a flouring-mill; and very substantially built it is now, although if you care to listen, you may hear how twenty-five years ago, upon this very site stood a small wooden edifice, the only mill within a range of forty-five miles. Those were times when to have accomplished one's corn-gristing in safety was a feat worthy to be duly recorded; when men trudged thirty or even forty miles to the mill, their bag of grain upon their shoulders; when neither highway nor byway existed; when men being chased by wolf or bear, were fain to cast down their sack of bread-stuff and run for dear life.

And this is the school. Enter, for you are always welcome to visit the schools in Canada. The primitive days of birch and cane are no more; education in Canada is conducted by duly certificated men and women, whose qualifications, if they be not very high, are yet far above those which formerly passed muster in the back settlements. Even in the country, you will notice a certain smartness in the Canadian school-boys and school-girls beyond what is ordinarily met with in English children. More serious they are, perhaps preternaturally so; and if you saw them in winter, coming into school wrapped up in long homespun coats, their legs incased in diminutive Wellington boots, you would think them the strangest little epitomes of humanity it were possible to imagine. Human nature however, is the same everywhere, barring certain divergences, and longer acquaintance with the young people

of Canada would help to wear off your prejudices.

In the smaller villages, social distinctions are of course reduced to their lowest. The doctor and the clergyman take the lead in matters social, followed closely by the schoolmaster. The merchant in Canada has a tendency to assume a blue-blooded pre-eminence whether in town or country, not to be attained by the English shop-keeper. 'They have the money,' was the simple explanation of the matter, when once upon a time the writer ventured to inquire the reason.

A few of the rural aspects of Canada you have now, kind companion, helped to unfold; much remains to be said. Should we return together to the subject, it will be to examine the domestic life, in and out of doors, amongst the denizens of what has been well called, the Greater Britain.

'HOW TO BE HAPPY THOUGH MARRIED.'

THIS was the quaint title of one of Skelton's sermons, which would certainly cause a momentary cloud of indignation, not to say of alarm, to pass over the minds of a newly married couple, should they discover it when skimming through a collection of old volumes on the first wet day of their honeymoon. Such novices too often fancy that matrimony has a magic power of conferring happiness almost in spite of themselves, and are quite surprised when experience teaches them that domestic felicity, like everything else worth having, must be worked for—must be earned by patient endurance, self-restraint, and loving consideration for the tastes, and even for the faults of him or her with whom life is to be lived. If however, to be forewarned is to be forearmed, they should convince their sanguine minds that the sunshine in which they are basking cannot always last; that their anticipations will not all be realised; and that there will be a thousand little rubs, cares, and troubles of which they are now taking little account. It would save much disappointment to reflect that the changes and chances of this mortal life are tenfold increased by marrying, and that these responsibilities must be met by fitting preparation. Before the first year of married life has ended, most people discover that Skelton's subject, 'How to be happy though married,' was not an unpractical one. Then they know that the path upon which they have entered may be strewn with thorns instead of with roses, unless mutual forbearance and mutual respect guard the way.

Like government, marriage must be a series of compromises; and however warm the love of both parties may be in the beginning, it will very soon cool unless they learn the golden rule of married life, 'To bear and to forbear.' The old bachelor who said that marriage was 'a very harmless amusement,' would not have pronounced such an unconditional judgment had he known more about it. Matrimony is only a harmless and happy state when the domain of the affections is defended from harshness and petulance, and when care is taken to avoid certain moral and physical pitfalls. In matrimony, as in so many other things, a good beginning is half the battle. But how easily may good beginnings be frustrated through infirmity of temper!

Unless a man or woman be of a very generous

disposition, they are liable when much loved to become bullies. So sure are they of affection, that they trifle with it, and even despise the givers of this precious gift of love. Dog-like natures behave best when not too much made of; they shew most affection after a flogging. And yet it never can be a trifling matter for any one to be the object of more affection than he gives. No doubt to the selfish person it will seem a very convenient thing, and just as it should be, to be thus loved without loving again—to be considered, to be ministered unto, to be petted—for selfishness always holds it more blessed to receive than to give; but it is a very dangerous process. The law of the case will work on and on without the pause of a moment, without the deflection of a hair's-breadth, as laws do; and the selfish will be in the cold some day, with no one to minister unto them. In the domestic affections is to be found the highest happiness, and they who fail to cultivate them lose half the joys of existence. Ignoring the great law of self-sacrifice that runs through all nature, and expecting blessedness from receiving rather than from giving, it is no wonder that such persons are miserable though married.

A habit of bothering and boring ought, one would think, to be a just cause and impediment why persons in whom it has become confirmed should not enter holy matrimony. 'That is only a trifling fault,' you say. Yes; but trifles produce domestic misery, and domestic misery is no trifle. No knowledge is so well worth acquiring as the science of living harmoniously for the most part of a life with another, which we might take as a definition of matrimony. Now this science teaches us to avoid scrupulosity or an exaggerated and tormenting regard for trifles. Husband and wife should burn up in the bonfire of first-love all hobbies and 'little ways' that could possibly prevent home from being sweet. How happy people are, though married, when they can say of each other what Mrs Hare says of her husband in *Memorials of a Quiet Life*: 'I never saw anybody so easy to live with, by whom the daily petty things of life were passed over so lightly; and then there is a charm in the refinement of feeling which is not to be told in its influence upon trifles.' Husband and wife should be 'all the world to each other.' Sydney Smith's definition of marriage is well known: 'It resembles a pair of shears, so joined that they cannot be separated, often moving in opposite directions, yet always punishing any one who comes between them.' Certainly those who go between deserve to be punished; and in whatever else they may differ, married people should agree to defend themselves from the well-meaning perhaps, but irritating interference of friends. How many marriages there are, bitter as wormwood to both parties, which might be sweetened by a little common-sense. Is a wife living above her husband's income? Perhaps she is really ignorant of the fact. She has never been made a confidant as she ought to have been, and therefore she does not know the real state of his affairs. Had more confidence been reposed in her, she would have been careful in keeping accounts and would have shortened say her milliner's bills. It is provoking too when wives will give their husbands no other but the woman's reason: 'I think so because I

think so, and it is just because it is,' for their plans and actions. In marriage at least, we should not be afraid of 'the confidence trick.'

Why should love-making end with courtship, and of what use are conquests if they are not guarded? If the love of a life-partner is of far more value than our perverse fancies, it is the part of wisdom to restrain these in order to keep that. It is refreshing to read such a record as that which Mrs Hare makes in her journal on the anniversary of her marriage: 'We have reached the end of this happy blessed year. It has given to each of us, I believe, that which is more precious than any other gift of God, and not one anticipation of the happiness attending our union has been in vain. Not one cloud has come between us; each day seems only to draw us more closely together, and to unite our thoughts and feelings more intimately.' (*Memorials of a Quiet Life*, vol. i. p. 348.)

The man and woman who, to use a common expression, 'hang up their fiddle behind their door;' who, in other words, reserve all their sweetness for the outside world, and exchange it upon entering their homes for the peevish sigh and fault-finding sneer, are nearly as immoral if not quite as much so as the gambler or drunkard whom public opinion loudly condemns. These last Society punishes, because 'Mrs Grundy' is herself inconvenienced by them. But does Society feel for the wife who patiently does her best in her lord's absence, to be rewarded upon his return by a storm of undeserved abuse, or a short query as to why everything is not exactly as the task-master requires? The most loving and anxious-to-please wife cannot avoid making some mistakes at first; would not a kind smile and a word of encouragement be the wisest as well as the most manly way of meeting such accidents?

And the wife on her part ought not to be less desirous than she was in the days of courtship of winning her husband's admiration merely because she now wears upon her finger a golden pledge of his love. Why should she give up those pretty wiles to seem fair and pleasant in his eyes, that were suggested in love-dreams? Instead of lessening her charms, she should endeavour to double them, in order that home may be to him who has paid her the greatest compliment in his power, the dearest and brightest spot upon earth—one to which he may turn for comfort when sick of business and the weary ways of men generally. According to Dean Swift, 'the reason why so few marriages are happy is, because young women spend their time in making nets, not in making cages.' Certainly, 'a bird in the hand is worth two in the bush, and we do not in the least blame young women for trying in all ways consistent with modesty and self-respect to net husbands. Still, she is a jewel indeed who not merely nets the affections of a husband during the honeymoon, but who cages and keeps them throughout a long married life. Such a wife can counteract the hardening effect of a push-and-pull world. She is the most certain softener of her husband's moral skin and sweetener of his blood. In days of sickness, disappointment, and of cynicism, when 'weary, stale, flat, and unprofitable' seem to him all the uses of this world, the husband who is in possession of such a cage-making wife will acknow-

ledge that 'her price is far above rubies,' for his heart 'doth safely trust in her.'

But besides mental and moral pitfalls, there are physical ones, to omit all allusion to which might seem more refined, but would really be the refinement of cruelty. 'The little health of ladies,' particularly of young married ladies, is in a great measure attributable to ignorance of the commonest laws of physiology. Many a young mother has brought upon herself a life of torture, and necessitated her husband's spending almost all that he had upon physicians, by transgressing some law of nature in reference to which she should have been warned. To be a mother, that 'holiest thing alive,' is the hope of all women worthy of the name; but it is very often disappointed through their own carelessness; and the disappointment renders hundreds of wives and even husbands miserable though married. Nothing, again, is better proved by medical science, or more generally ignored by young married people, than this, that the health and even the characters of children depend to a very large degree upon the health and cheerfulness of their mothers when in that condition which should bespeak the most loving consideration of husbands, and the most conscientious watchfulness on the part of women themselves.

It is beside our subject to enter into that very old controversy as to whether celibacy or wedlock be the happier state. Some people are very ingenious in making themselves miserable, no matter in what condition of life they find themselves; and there are a sufficient number of querulous celibates as well as of over-anxious married people in the world, to make us see the wisdom of Socrates' conclusion: 'Whichever you do, whether you marry or abstain, you will repent.' If matrimony has more pleasures, and celibacy fewer pains—if loving be 'a painful thrill, and not to love more painful still,' it is impossible exactly to balance the happiness of these two states, containing respectively more pleasure and more pain, and less pleasure and less pain. Those who marry with great expectations are as a rule dissatisfied, no less than celibates who win nothing but an insipid self-tormenting existence, because they would venture nothing for the sake of that 'more life and fuller' given to us by marriage.

We desire to speak with every respect of elderly men and women who, because they have not found their other selves, or because circumstances prevented the junction of these selves, spend their lives outside the temple of Hymen. It is both foolish and cowardly to ridicule those who, making use of the liberty of a free country, have abstained from marrying. The old lady of Scotland who said, 'I wadna gie my single life for a' the double anes I ever saw,' had an unqualified right to her private opinion. And who does not know many dear 'old maids'—maiden aunts for instance, who are a credit to humanity—whose useful and unselfish lives preach most eloquent sermons to us all, married as well as single? Married people may so abuse matrimony as to make it a very School for Scandal; but it may and ought to be what Sir Thomas More's home was said to be, 'a school and exercise of the Christian religion.' If husbands would 'give honour unto the wife,' many might say as Steele said of Lady Elizabeth Hastings, that 'to have loved her was a liberal education.'

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Dean Ramsay tells a story that may express the thoughts of some readers on concluding this paper. An old maid of Scotland, after reading aloud to her two sisters, also unmarried, the births, marriages, and deaths in the ladies' corner of a newspaper, thus moralised: 'Weel, weel, these are solemn events—death and marriage—but ye ken they're what we must all come to.' 'Eh, Miss Jeanny, but ye have been lang spared!' was the reply of the youngest sister.

PEEL AND ITS FISHERMEN.

EXCEPT to dine at one or other of the hotels (there are three of them), in order to taste fresh herrings in perfection, few visitors to the Isle of Man, after exploring the Castle, attempt to remain at Peel. The old red sandstone one-storied houses; the narrow streets rugged as cobble-stones and beach can make them; the 'ancient and fish-like smell' pervading the open gutters on each side; and the want of lodging accommodation, may have something to do with it, and may account for my having found myself upon a certain occasion the solitary remainder of a host of visitors—the one stranger in Holm-pile or Peel.

Rough built and ill constructed as are the majority of the houses in Peel, they offer quite a comfortable contrast to the old homes of the peasantry and fishers as they appear in ruin on the hillsides, and occasionally in actual use in the valleys. Always solitary, the presence of these deserted stone cabins adds to the desolation of the dark heath-covered heights. A mass of low gray stone walls bound together with mud, divided into two small rooms, with sometimes a third at the back (intended for the accommodation of cattle). For windows a foot-long aperture on each side of the door, once filled by a single pane of glass, which could have afforded but scanty light. The roof, where it has not wholly rotted, consisting of thick turfs covered with thatch, secured by ropes carried over and across it, and fastened by stones fixed into holes left for the purpose underneath the eaves. This precaution and the thickness of the walls were probably necessary in exposed situations, in consequence of the strong gales of wind, especially from the south-west, which occasionally sweep over the island.

At Peel there is a choice of upland walks, and one feels equal to the highest. Eminences have ever been irresistible to us, and the five hundred feet of altitude claimed for the hill on the southern side of the town, Peel Hill, decides us. Moreover, its summit is crowned like the brow of Cybele with a tower, a square gray-stone building fifty feet high. From this height the sea-view is superb, and the castle is seen in all its details: towers and vacant windows, pointed gables, and ruined walls. If we turn our back on them or look straight across the wide valley, we see the river Neb winding through the midst and the many-tinted summer crops imparting a pleasant appearance to the landscape.

Its glens are as special a feature to the Isle of Man as its dales are to Derbyshire, and are in their way quite as beautiful; sometimes closed in by mountains, as are the Sulby and Aldyn glens, and usually tree-shaded with ash and hazel, the boughs of which frequently meet overhead, or bend

across some purling stream. Numerous as they are, each glen has a distinct character. All are romantic, and abound with wild-flowers and plummy ferns. Sometimes the stream winding through them falls from a height, say thirty feet, or gives itself cascading airs by tumbling over a projecting rock; but in dry seasons, visitors are apt to have their enthusiasm checked by the small volume of water and miniature force of the fall. Remarkable the shallowness of the streams and the want of fishing in consequence, we were told by a visitor who had known the island for twenty years that the cause lay deeper than the season's drought, and that the growing shallowness of the streams and rivers had for some years been observable to old habitués of the island. Perhaps the cultivation of the mountains, which is extending from season to season, and the diversion of the drainage in consequence, may have something to do with it, as well as the continuous detrition of shale from the surface of the mountains from year to year.

On the shore near the seaward outlet of Glen Meay, one is struck by the metallic appearance of the smooth blocks and slabs of rock shining with the dull grayness and hue of lead. An opening in the rocks looks like the entrance to a disused mine. It may possibly be the opening to a cavern, many of which were utilised at that period in the history of the island when smuggling constituted the principal business of the inhabitants. A little distance beyond these gray metalliferous rocks, the softest undulating mounds, covered with short thyme-scented turf, run down into lovely little bays and creeks. The yellow sand, with the ripple of the last wave impressed on it, lies thick upon the sparkling floors of these miniature havens; while the cliffs that shelter them are hung with wild-rose, kidney-vetch, ivy, and waving grasses. The lilac flowers of sea-lavender bloom in their fissures, and their bases are rosy with pink thrift, great tufts of which cushion the black rocks above high-water mark. One would not be surprised on looking down into them to see Ferdinand and Miranda playing at chess before the entrance to a sea-worn cave. Farther on, a low projecting tongue of land appears, covered with ripening corn-fields; while on the brow of the succeeding upland a mass of rock crowned with foxglove breaks through the midst of cultivated ground.

Pausing once more on the summit of Peel Hill, we see the great Mull Head looming opposite on the Irish coast, and the Welsh and Cumberland mountains towering above the horizon; and scattered over the wide bay, the fleet of fishing-boats that have gone out with the tide. Outside, the waves are shewing little frills of foam; but so much the better; it is *ill fishing in a calm*. By-and-by, when the sun goes down, and the Admiral, or his Vice (both these functionaries are appointed by the water-bailiff), has lowered his flag—the signal for shooting the nets—each little craft, with her mizzen-sail set, to steady her, will prepare for sea. Each boat carries a number of nets about twenty yards in length, which are fastened to 'warpages,' and when shot or cast into the sea, average a mile in length, sometimes more. The nets for mackerel-fishing are twice this extent. There are some persons in the island who possess one or two boats of their own; but the majority

of the Peel boats are shared, as are the nets, by several individuals.

The mackerel-fishing begins in March on the Irish coast; and the Manx men take their share of it, and return in June for the herring-season; the first shoals of these fish also appearing on the coast of Ireland, where the Peel boats meet them. Subsequently the fish arrive off their own shores in such numbers in good seasons, that the shoal often extends five or six miles, and darkens the sea with its depth and density. Formerly, a watch was kept from one of the hills for their expected approach, and a signal was given by sounding a horn, which was repeated from headland to headland, to call the men to their boats. Now the sea-gulls are found to be unerring guides, their appearance and cries indicating the whereabouts of the fish. These birds will follow the boats for miles; and the men not unfrequently keep them on their track for days by throwing a piece of fish to them from time to time.

The return of the boats is a pretty and interesting sight. Everybody seems busy; the women and children flock down to the port. Carts with horses, as amphibious as the fishermen, stand up to their girths in the sea; while the glittering fish are heaped into them, like silver at the Bank, by shovelfuls; and a steamer from Douglas with her blue-peter flying and her steam up, waits ready to land the fish alive at her own port or at Liverpool. I, an old sailor's daughter, am naturally concerned for those 'who go down to the sea in ships and occupy their business in great waters.' And it was not only pleasant but profitable when some trivial question as to distance or weather led to a long talk with one or other of these shrewd yet simple Manx fisher-folk.

It is the ancient and solemn custom of the Manx fishermen never to cast their nets from Saturday till Monday morning. The fish failed a while back on the Irish coast, and they were saying, observed my informant, 'that it must be owing to the Irishmen going out on Saturday nights and Sundays.' What was gained that way, he thought was lost another. Looking at their poor homes and ragged clothes, it did not seem to do them much good.

'Drink was going out greatly amongst the Peel fishermen, and a good thing; it made the men saving and better conducted.

'The fishing on the western coast of Ireland was all through Mr Corrin, who happened to be visiting there, and heard from a gentleman how much might be done there with good management in the way of fishing. Returning to the Isle of Man after his visit, he fitted out boats of his own; which succeeded so well that other owners did the same; and now the Manx boats go regularly for the mackerel season, which lasts from March to the beginning of June, when they come back to meet the herrings on their own coast. If a man is honest and industrious, Mr Corrin will trust him with a portion of a net or part of a boat, and allow him to pay for it by degrees according to his earnings. Mr Corrin has done great things for the fishery and the fishermen, and they have "made a gentleman of him." (True to the conceptions of his class, my informant's idea of a gentleman was strictly monetary.) 'He is the best friend Peel ever had. It

was a pity he was not in the island; he would have been proud to have shewn me the factory, and to have explained everything; for Mr Corrin has established a net-manufactory upon the model of Mr Stuart's of Musselburgh, and brought young women from Scotland to teach their own people; and now the fishermen's wives and daughters weave the nets, and the children find employment for certain hours of the day in filling the bobbins. Oh! indeed yes; Mr Corrin was very good and very sensible.'

Once a month the nets were barked (dipped in a preparation of catechu, I understood), which not only preserves but dyes them. And every fortnight they are brought on shore and dried in the fields, as I had seen them. With care in turning them from one hold to another, and this management, the nets would last for five years; whereas in Ireland the nets were often useless in a year, owing to the carelessness of the fishermen. But the example of the Cornish and Manx men was beginning to bear fruit, and the Irish fishers were being slowly inducted into their systems. There are three hundred boats belonging to Peel; all of them are numbered, and (at the time I am writing of) bore 'Do.' for Douglas, as the headquarters of the fishery, on their sails. This was shortly to be altered, and they would hail from their own port, Peel, and have the letters 'Pl.' marked on their sails instead.

The fruits of the simple but fervent faith of these Manx folks are seen in their peaceful, sober, and industrious lives. Crime is but little known in the island, and least of all amongst the fishermen, who pass six months of the year in the culture of their little farms or holdings, and the other six at sea. The cells of Castle Rushen rarely close on native offenders for more serious causes than debt or a wordy quarrel.

TELEPHONE CLAIMANTS.

SINCE printing the article entitled 'The Telephone Anticipated,' we find that a lively correspondence on the subject of the theory of the telephone has appeared in some foreign technical journals. The details of the disputes of scientific men are uninteresting to general readers, and the present case is no exception to the rule. Two or three facts of interest have however, transpired, and these we proceed to mention. In the first place, we are glad to see that both M. du Moncel and his friend the M. Ch. B. alluded to as having upwards of twenty years ago asserted the feasibility of the telephone, have lived to see its realisation and to take part in this discussion. It appears that M. du Moncel was asserted by M. Navez to have claimed (at a meeting of the Academy of Sciences lately held in Paris) the invention for his friend, who is, it seems, M. Charles Bourseul, Sub-inspector of Telegraphs at Auch; and to have stated that the telephone mentioned in the *Exposé* was 'exactly identical with the telephone of the present day.' M. Navez points out that M. Bourseul's idea was 'in fact making two plates distant from each other vibrate by means of electrical currents; the vibrations of the receiving part of the instrument being caused by producing breaks in the current. Now we know that this will not produce articulation. Introduced into the electrical current of the Edison Transmitter—a make-and-break telephone

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constitutes an excellent caller—it sounds, but does not speak. M. Bourseul was on the right track; it is to be regretted that he did not meet with encouragement. The idea of making plates separated by distance vibrate, fairly entitles him to rank amongst the pioneers of the Bells and Edisons, but nothing more.'

M. du Moncel writes as follows, repudiating that he claimed the invention for M. Ch. Bourseul. 'By no means. When I mentioned the note published in 1854 by this learned telegraphist, my only object was to give an historically interesting document, and to point out that for a long time past the electrical transmission of speech had been engaging attention. So that there might be no ambiguity in interpreting my words, I had added at the end of my note presented to the Academy in November 1877, the following phrase, which is quite in accordance with the views of M. Navez: 'It cannot be denied however, that it is Mr Bell who is the inventor of the telephone, since there is a world of distance between the first idea of a thing and its definitive realisation; and it is simply through Mr Bell's having made the intensity of the currents transmitting the vibrations of the voice consolidated in their fullness and in their inflections, that it has been possible to solve the problem.'

Denying that he ever stated that M. Bourseul's arrangement of the telephone was identically the same as its present form, M. du Moncel goes on to say: 'I merely stated that in M. Bourseul's note, the telephone pretty much as in its present form was indicated; and in fact he mentions the use of two vibrating plates, which is the special characteristic of the telephone as now adopted by Mr Bell. M. Navez affirms that M. Bourseul's idea did not compass more than the reproduction of simple vibrations, and that his system could not produce the reproduction of articulate words. Nothing in his note however, shews this positively to be the case; and on referring to a letter which M. Bourseul has written me, I see that he went deeper into the matter than this. Here is an extract from his letter. "Long before 1854," he says, "I had occasion to study the mechanism of speech in detail. I had commenced these studies at Metz, and thanks to the courtesy of M. Ferdinand Denys, Librarian of Ste Geneviève, Paris, I was enabled to continue them there with advantage. Being in the telegraph service, the idea of utilising the result of these researches in the electrical transmission of speech occurred to me quite naturally."

M. Bourseul then proceeds to give his reasons for believing his idea a practicable one; and it is interesting to observe that, like those of Professor Reis of Frankfurt-on-Main, who was engaged in the same direction about this very time, they are founded on the identical idea of imitating the human ear. 'However complicated vibrations of articulated sounds may be, the tympanum receives them and transmits them to the auditory nerve. In order then to telegraph speech, we must make an electrical ear. I desire to make a tympanum vibrate by means of an electro-magnet; let us make an iron tympanum. And it is after having thus reasoned, that without any fear that I could be mistaken, I wrote in 1854 that the reproduction of speech by electricity was a certainty, and that it would be effected by means of vibrating

plates so flexible as not to allow any of the vibrations produced by the articulated voice to escape. One of the first things which becomes apparent when we study the sounds of speech, is that they are complex; that is to say, composed of musical sounds in a state of harmonious combination. The labours, now old, of Rameau, Willis, and Wheatstone have clearly established this point; and the primitive experiments, devoid of all scientific parade, made by such as occupy themselves with phonetics, lead directly to the same result. In order to make a vibrating plate speak, one must therefore superimpose upon it some vibrations, and consequently a vibration must be able to begin at any instant whatever. Produce the vibrations as you like at the departure, the line-current should certainly then be closed. The question to be solved is only a telegraphic problem. These were my views in 1854. Now, between the point at which I left matters at this period and the Edison telephone, what is there? *A bit of plumbago; and the part played by this substance is still an open question.*

It will be seen from this that while M. Navez thinks M. du Moncel has claimed too much merit for M. Bourseul, the latter deems his claims have been under rather than over stated. This is only natural under the circumstances. An expert in electrical matters assures us that nothing is more interesting, in looking into old works on electricity, than to see how near some of the writers have been to making valuable discoveries, and yet fallen short. The above is by no means the least curious instance in point; though no doubt other sciences would furnish plenty of parallel cases. We cannot however, resist the conclusion that the telephone, in common with other great discoveries of the kind, is not so much the invention of any one man—though the genius of one individual may be predominant in it—as the result of the accumulated labours of many men working in the same direction and for the same end.

POPULAR MEDICINE IN GERMANY.

THE lower classes of Germans, especially the country-people, have a medical science of their own, a strange arbitrary pharmacy—unacknowledged by any professional doctor—in the healing power of which they place the greatest faith. This popular science touches but a few maladies, such as fever, consumption, epilepsy, all rheumatic complaints, headache, asthma, &c., which, as well as all kinds of sores, are generally ascribed to witchcraft or some other supernatural power. In consequence of this common belief, the wise men—in most cases the shepherd or the headman—and old women who are supposed to possess the requisite skill, apply remedies chiefly composed of herbs grown in their own meadows; but each dose is accompanied by some mysterious formula, strange gestures, and words totally unintelligible.

But it is not the pronounced malady alone which is combated by these strange practitioners; they even pretend to be able to keep away illness from those whom their skill protects, who follow the rules they dictate, and—this may be the

chief condition—who believe in their protecting powers.

The directions prescribed as preventives against all sorts of witchcraft vary in different parts of Germany, and are generally limited to certain provinces. Thus, in Silesia, people carefully avoid swallowing a cat's hair or a fragment of thread, as this imprudence would certainly cause consumption. In the Tyrol, eating a sparrow is believed to bring about St Vitus's dance; and in Hesse, spitting into the fire will make the culprit's mouth sore, a belief which is probably a remnant of the time when fire was considered sacred. In Saxony, nobody ventures to wipe their fingers on the tablecloth, lest their hands become covered with warts. Throughout Germany, brooms play a large part in the tragic-comedy of popular medicine, since they are the witches' favourite means of conveyance to their nightly feast at the Blocksberg. In Westphalia—that lumber-room of superstition—and Saxony, the unfortunate mortals who happen to have been beaten with a broomstick, firmly believe themselves doomed to die of consumption; and small children who have been chastised by means of a hazel or willow rod, are supposed either to be crippled or stunted in their growth.

Another strange notion prevailing throughout Germany is that no one should boast of good health, at least not without spreading out the fore and middle fingers of both hands, and saying the word *Unberufen* or *Unbeschrien*, which means unbewitched.

Many of these preventives are closely connected with church holidays and other religious concerns. Thus, bathing in the open air on Good-Friday or at Easter is supposed to keep the Silesians well and healthy the whole year; and in Saxony, the common preservative against ague is to eat nine different kinds of green vegetables mixed together on Maundy-Thursaday. In many parts of the German empire it is a custom to take a cold bath on Christmas-night, for during the following Twelfth-night the water is believed to possess magic powers. In Brandenburg, the old believers in these wonderful doctrines say that every illness becomes contagious to those who hear the sick person complaining about the disease; wherefore the individual thus addressed will most ungraciously retort:

Bear thy pains alone,
Or bewail them to a stone.

Three crosses painted over the house-door keep diseases and all other domestic disasters off the homes of true believers; for which the initials K. (Kaspar), M. (Melchior), and B. (Balthasar), or even the *pentalpha* (commonly called wizard-foot), may be substituted. This *pentalpha* consists of two triangles united in a manner to form a five-pointed star. It is strange to observe how in the above-mentioned customs Christian and heathenish elements are commingled.

Some customs are observed in memory of Donar or Thor—whose name is familiar to the Germans on account of the day which was consecrated to him, and which still bears his name—and other gods and goddesses whom their forefathers worshipped; while other prescriptions bear the unmistakable stamp of Christianity.

Some other usages are of a droll character, such

as kissing a donkey, which remedy is prescribed for toothache. Shutting up a spider in a nutshell and wearing it round the throat, will cure persons afflicted with sore eyes; and those who suffer from jaundice are enjoined merely to look intently into a barrel of tar if they wish to get rid of their complaint. Gout is annihilated by potatoes—simple raw potatoes—which however, must needs have been the produce of a begging expedition, and must be carried about suspended from the invalid's body until they are quite shrivelled and dried up.

A special chapter might be devoted to the supernatural healing powers attributed to the corpse or the separate parts of the body of a dead person, especially of one executed by the hand of justice; or of any young person who may have died suddenly (self-destroyers excepted); but the subject is too disagreeable to dwell on. We will merely mention that in Germany a coffin nail is not quite so dead a thing as Dickens believed it to be, for if properly used it serves as a remedy against gout, spasms, and other complaints. Epileptic persons are recommended to wear rings made of coffin nails; and strange to say, we have known even highly educated persons believe that this nostrum could rid them of their terrible complaint. As regards the practitioners of this mysterious science, we find that they are authoritative powers in their rural domains, and are regarded by their patients with awe and reverence as great as the Red Indians bestow upon their medicine-men, who, in fact, influence their savage followers much in the same way and by the same means as the practitioners of popular medicine in Germany.

FADING.

I WATCHED in the glad spring-tide
When buds were bursting forth,
The girl who should have been my bride,
The fairest gem of earth—
She faded like the tender leaves
When the frosty wind is north.

I watched her when the golden haze
Lay soft on bank and brae,
And in the summer of her days
She faded fast away—
The roses died from out her cheeks
Like a sunset's flush in May.

At last, when Autumn's withered leaves
Lay sere upon the ground—
The swallows long had left the eaves,
And night was closing round—
Her soul departed ere the dawn,
And her angel home she found.

When earth lay 'neath the early snow,
I stood beside her grave;
The funeral chant rang sad and slow
Throughout the ancient nave—
I mourned, but owned that God was just,
When He took back the soul He gave!

GEORGE BARNES.

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